

Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 11, Issue 2

Spring 2013

Scam Involving Medicare

Attorney General Jane Mills has issued a warning about a widespread scam. There are reports from Maine Medicare recipients who have received phone calls claiming to be from Medicare. The callers claim Medicare is issuing a new Medicare card and asks for the consumer's Medicare number, the name of their financial institution and their financial routing and account numbers.

Medicare consumers who provide this information are advised to review their Medicare statements carefully for the next year

and contact 1-800-MEDICARE immediately if anything questionable appears on their statements. Consumers should also notify their financial institution if their account information has been compromised.

Protect yourself by never giving any personal information to someone who calls you.

If you think you have experienced a Medicare scam, call the Attorney General's Consumer Protection Hotline at (207) 626-8849.

Scam Involving AARP

AARP has issued a warning about a phone scam in Maine where callers are fraudulently identifying themselves as AARP representatives. Citizens are asked for personal information including a phone number, mailing address and credit card or other banking information. The caller says that the information is needed to provide new AARP cards. AARP representatives say that they do not ask members for personal banking information in order to have a membership card.

Notice how similar this scam is to the one above where the caller says he is representing Medicare. Many phone scams use this same basic technique to get people to divulge personal information. The caller will select a widely-recognized organization for believability. Rather than Medicare or AARP, the caller could claim to be a representative of the Salvation

Army or a state or local police or firefighter association, etc. The Red Cross is a favorite after any major disaster. Right after a hurricane, tornado, flood or other incident that creates a great deal of damage, scammers get to work calling people for donations that are to be made with a credit card or direct debit from a checking or other banking account. Once the financial information is given, the scam artists are able to use the credit cards or empty the bank accounts.

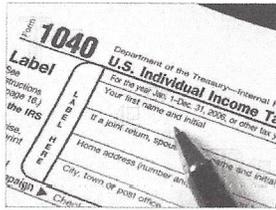
Be skeptical of anyone who calls and asks for financial information. Reputable organizations do not do that. If for any reason you think the call might be genuine, call the organization back using the number found in the phone book, not the one they give you.

More Current Scams Inside

Waldo County Triad is a partnership of citizens, law enforcement, and other local organizations dedicated to the improvement of the safety of older Waldo County residents through education and service.

More Scams

Income Tax Scam



You file your income tax forms as usual. Then, you get a notice from IRS stating that your submission has been rejected because your return was submitted earlier, a refund was sent and the check has been cashed. If you did not do this, then someone has stolen your identity and made a tax claim in your name. All they need is your name and Social Security number and then they can create the necessary forms to submit to IRS for a refund to be transferred into their bank account, not yours.

According to IRS, there has been a huge increase in the number of false claims made and in some instances IRS is pressing charges of tax fraud against innocent people. Last year there were nearly 650,000 cases of false claims. Because it takes so long for the agency to determine what is really going on, sometimes the taxpayer has identity theft problems in the next tax season as well. The problem is so great that IRS has hired 3,000 workers to deal with the issue.

This is one more reason to be very careful with giving out your personal information over the phone or by e-mail. You do not know who is really on the other end and what they intend to do with the information they collect. There are some very clever people out there always looking to take advantage of us.

Jamaican Telephone Scam

If you have caller ID, the first three digits in the incoming call are 876. That is Jamaica. Large numbers of people have gotten calls from this area code telling them that they have won a car or a lottery. In order to get the prize, the caller says you have to send money. The caller might say the money is needed to cover the cost of taxes on the item. Another call may come a few minutes later saying that this caller is from the Better Business Bureau and this person wants to let you know that the prize is from a reputable company. Instead of the Better Business Bureau, the next caller might say he or she is representing Megabucks or some other organization that might possibly be connected with whatever the prize is supposed to be. The second caller will encourage you to send the money to collect the prize. Once money is sent, then the calls keep coming. You need to send more and more money in order to collect. There are reports of people eventually getting threatening calls from people claiming to be from IRS or the FBI saying they will have you prosecuted for not paying all you were supposed to pay. Some people have paid up to \$100,000 to these scam artists.

The best advice is if you get one of these calls that comes from the 876 area code is to not answer it or to hang up if the caller asks for personal information or money. These people are very sophisticated in conducting this scam and it is easy to get drawn in if you get started with them.



Forrest W. Warren, President
Licensed Investment Advisor

SUNRISE INVESTMENT SERVICES, INC.

Financial Planning Investment Services Retirement Planning Portfolio Management	34 Mayo Street Belfast, Maine 04915 Tel. & Fax (207) 338-9228 E-mail: fwarren@adelphia.net
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"Creating Future Financial Options"

Rides to Doctor Appointments

The Belfast City Police Department offers rides to medical appointments from a Belfast location to a Belfast doctor's office and return. Passengers must be able to get into and out of the vehicle. To schedule a ride, call:

338-2420



Still More Scams

Do Not Call Registry Scam

People from around the country report receiving calls from a representative of the National Do Not Call Registry. The calls claim to offer the opportunity to sign up for the registry or ask consumers to verify the data already given to the registry. The caller is really trying to get personal information. That person will ask for such information as your name, mailing address and Social Security number "to verify who you are".

Just hang up on the caller. This is always a scam. The real National Do Not Call representatives do not call you for any reason.

Sudoku Scam

There is an online scam that promises unlimited Sudoku puzzles. You receive a Microsoft Excel spreadsheet that is supposed to automatically generate the puzzles. However, when you open the file, you get a message that you need to "enable macros" by disabling the software's security setting. If you do that, it will allow the information on your computer to be sent to a scammer. The normal security setting on your computer will not let them. You have to disable it as the scammer asks.

Cellphone Scams

Spam text messages are becoming frequent. They might come as pop-up ads for gift cards or cheap mortgages or messages about medications or you need to call your bank about urgent problems with your account.

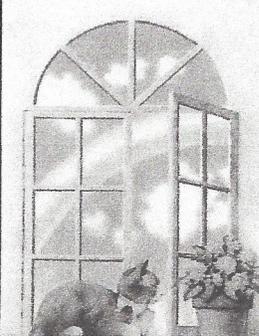
A recent study found that about 70% of spam text messages are scams. They may guide you to websites that can install "malware" designed to collect your personal information or may tell you to call a number and where someone asks you for your information. Either way, the purpose is to steal your information and use it themselves or sell it to someone else.

Personal Emergency Alert Scam

Nationwide, people are reporting that they are getting calls from businesses using names such as "Senior Emergency Care" or "Senior Safety Alert". The call begins with a prerecorded message pitching a personal emergency alarm system. The messages state that it is important to have one of these devices to protect yourself from such dangers as break-ins, medical emergencies or falls where you cannot get up. The message says that the device is worth several hundred dollars but you can have it free and all you have to pay is the \$30 per month monitoring fee. If you want more information, you are directed to press a button on your telephone and get a live person to talk with you. If you press the button, the person with whom you talk is very pushy and tries to get you to give out your personal information such as your credit card number so they can directly withdraw the \$30 per month.

Sometimes the person actually receives an alarm and the company is really selling the devices. However, often this call is just another scam to take your money.

A personal alarm is a great device for many people to have. If you want one, you might go to a local agency such as Spectrum Generations and get one. Here you know with whom you are dealing.



CAT HAVEN INN
958 SWAN LAKE AVENUE
SWANVILLE, MAINE 04915

SMALL IN SIZE...  ...BIG ON LOVE!

PAMPURRED CAT BOARDING
--- DONNA CARO INN KEEPER ---
Donna Talarico, Innkeeper
207-338-5800

Things to Know About Triad

Give a Triad Newsletter to a Friend

This newsletter of Waldo County Triad is free to **residents** age 50 or older. It is issued every three months. If you would like to add the name of a Waldo County citizen to receive a paper copy, please send the name and mailing address to:

**Waldo County Triad
P.O. Box 125
Belfast ME 04915**

or

call Triad toll-free at:

1-866-426-7555

or

e-mail us at:

waldocountytriad@yahoo.com

We can send a paper copy of the current edition or add the name to the list for the next mailing. We are also happy to add a winter address for a Waldo County resident so the letter can be received year around.

If you want someone to receive it regularly online, they can view the current edition plus Issues for the previous year.

We also send paper copies to people who live outside of Waldo County. We ask for a donation of \$5 for a subscription for one year to help cover our costs of printing and mailing the publication.

Telephone Collection

Triad collects used cell phones to be recycled into 911 phones for older people and domestic abuse victims to use in an emergency. We are looking for volunteers who would be willing to place a collection box in the local school, town office, or other facility, to remove donated phones on a periodic basis, and get them to the project coordinator to be refurbished. If you can help, call Paul at **322-3961**.

Hannaford/Edwards Cards Help Triad

You can help support the work of Waldo County Triad if you purchase Hannaford gift cards through Triad. Triad is given 5% of the value of each card sold by the organization. Cards are available in a number of denominations, including \$10, \$25, \$50, and \$100, and can be redeemed for that amount of merchandise at any Hannaford or Edwards store. You can buy these gift cards that support Triad as follows:

Belfast: YMCA at the Active Older Adult Luncheons on Apr. 24, May 29, Jun. 26

Unity: Pat Clark at **948-5610**

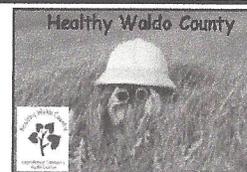
For more information, call Joyce at **338-2062**.

Memorial Donations

Waldo County Triad has been listed as a potential recipient of memorial gifts in a few obituaries. The Triad board of directors wishes to express sincere appreciation to the families and the donors for this support.

Healthy Waldo County

As part of the Healthy Maine Partnerships, Healthy Waldo County, works to promote healthier lifestyles through community involvement. The partnerships work on five main areas of health promotion; Tobacco, Substance Abuse, Nutrition, Physical Activity/Sun Safety, and Chronic Disease in the areas of: Early Detection and Access to Self-Management Supports. Please contact us, 207-930-6761, if you have interest in helping promote the work of prevention in any of these areas, and stay tuned for more information.



**119 Northport Ave.
Belfast, ME 04915
Phone: 207-930-6761
Fax: 207-338-6207
Email: vritchie@wchi.com
website:
www.healthywaldocounty.org
A Local Healthy Maine Partnership**



Penobscot Shores

Oceanfront Retirement Living

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207. 338. 2332

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www.penobscotshores.com email: penshore@wchi.com



More Things to Know

Honoring Maine Citizens' Rights

authored by

Susan W. Longley, Waldo County Probate Judge

Today, I write to share a legal story, of sorts, with you. This story concerns an elderly person, named Helen, who found herself in a northern Maine county's probate court as a subject in a probate court guardianship proceeding.

In a nutshell, someone who knew Helen looked to the wording in Maine guardianship law and argued that Helen no longer could "make or communicate responsible decisions" concerning herself. Helen thought differently, however, and, in the end, Maine's highest court upheld her right to retain her rights and remain independent.

In the following excerpt from Helen's case, *Guardianship of Helen F.*, Maine's high court showed how Maine continues to honor the rights of her citizens and how carefully Maine courts must act before determining that anyone should have a guardian appointed:

"The appointment of a guardian . . . affects fundamental personal liberty. For Helen F., these interests include losing her rights to care for herself, determine where she will live, make decisions regarding her medical care, and manage her assets. The importance of these liberties cannot be overstated: No right is held more sacred, or is more carefully guarded, by the common law than the right of every individual to the possession and control of his own person, free from all restraint or interference of others, unless by clear and unquestionable authority of law." *Guardianship of Helen F.*, 2013 ME. 18.

In other words, unless there are convincing facts to the contrary, Maine also is a state that will honor each citizen's rights to remain independent. Only in those cases where there is clear evidence of one's real inability to handle

independence can a probate court conclude that a guardianship appointment should be ordered.

In closing, we all might know a Helen-like person who need some type of assistance with daily living such as in dressing or preparing meals. As the above Helen story proves, however, absent clear and convincing proof in court of one's inability to make or communicate responsible decisions, we in Maine courts simply must and will honor Helen's and every other Maine citizen's rights.

Is it Domestic Violence?

from Ellie Hutchinson, New Hope for Women

Domestic violence is not just physical violence, like hitting or slapping. Domestic Violence can take several other forms.

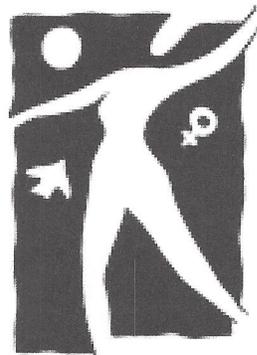
It can be swearing at a person or name-calling. This is **verbal abuse**.

It can be ridicule and put-downs. This is **emotional abuse**.

It can be taking or spending your money. This is **financial abuse**.

It can be denying someone access to food, friends, medication. This is **neglect**.

If you are experiencing any of these situations in your life, there is help. You don't have to suffer in silence, or live in fear. Call New Hope for Women. **1-800-522-3304**.



Elder Abuse is domestic violence.

For help or information call **NEW HOPE for WOMEN**.

1-800-522-3304



Opportunities

Walk More Safely with Reflective Vests

Triad offers reflective vests to seniors at a cost of \$2 each. Sizes available are Medium, Large and Extra Large. They close with a Velcro-type strip so they don't really need to fit too exactly.

Vests can be gotten at Triad events and at the Triad table at the Active Older Adult luncheons at the YMCA in Belfast on the last Wednesday of the month from 10:30a.m. to 12:30p.m. You can also arrange to pick up a vest by contacting Joyce at **338-2062**.

If you prefer to order by mail, we need to add our shipping costs. To order by mail, send:

- your name, address, and size wanted, plus
- a check in the amount of \$5 per vest to:

Waldo County Triad
PO Box 125
Belfast, ME 04915

AARP Driver Safety Courses

Offered **twice** this spring in Belfast.

Dates: Mon. Apr. 22 or Wed., May 29

Time: 10a.m. - 3p.m.

Location: Reynolds House, 33 Booth Drive

Cost: \$14 or \$12 for AARP members

Registration: Call Paul at **338-0350**

Reading This Newsletter Online

If you would prefer to read this newsletter online, we can remove your name from the mailing list to receive a hard copy and let you know when an edition has been posted online. To do this, send us your e-mail address. Once a letter has been posted, we will send you a notice and the link. To sign up, contact Triad at: **waldocountytriad@yahoo.com**

Thank you!

Waldo County Triad wishes to thank its partner **Univ. of ME Cooperative Extension** for helping to keep printing and mailing costs lower so Triad can serve more Waldo County seniors.

YMCA Active Older Adult Luncheons

Free to those 60 and older. Donations accepted.

Wednesdays - Apr. 24, May 29, Jun. 26

Register at least one week in advance by calling

338-4598

Reflective House Number Signs

Triad sells two-sided, reflective house number signs on a metal post. The sign is to be displayed near the road so that the number is visible to responders in case of an emergency.

The signs cost \$15 each. To order a sign, contact Police Chief Ron Young at the Lincolnville Town Office at: **763-3555**.

Triad 911 Cell Phones

Triad offers free cell phones that can be used to dial 911. If you travel or walk alone or feel you could be in a position to need help some time, call your local police department or the Waldo County Sheriff's office at **1-800-660-3398**. An officer will deliver a free 911 cell phone to you and make sure that it works at your home. A charger and a spare battery is included. (The phones work only for dialing 911, not for any other calls.)

File of Life

Triad offers the File of Life, a pocket that contains a health information form intended to be posted on your refrigerator. The emergency responders of Waldo County know to look for the File there. It comes with a smaller one that fits in a wallet so the information is with you when you are away from home. If you would like to have a free File of Life, call Triad toll-free at: **1-866-426-7555**.

Give a Newsletter to a Friend

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Waldo County Triad
P.O. Box 125
Belfast ME 04915



More Opportunities

Meetings for Friends/Family of Terminally Ill

If you are caring for someone who is dying or have a close friend or family member who is dying, there is a support group to help you through this difficult time. You can talk with others, share your experiences, and learn how others cope. Just drop in.

Date: 3rd Thurs. - Apr. 18, May 16, Jun. 20

Time: 1:00 p.m.

Place: Harbor Hill, 2 Footbridge Rd, Belfast

Organizers: Margie Spencer-Smith & Jessica Porter

Information: 338-5307 or 930-2500 ext 4795

Family Caregiver Education & Support Group

If you are a caregiver, you are invited to the monthly education and support group sessions offered by the Waldo County Home Health and Hospice. Feel free to drop in at the time of any scheduled session.

Date: 1st Thurs. - Apr. 4, May 2, Jun. 6

Time: Noon to 1:00 p.m.

Place: Office of Home Health & Hospice

More information: call Margie Spencer-Smith
930-2500 ext. 4795

Community Case Management

This is an ongoing program of Waldo County General Hospital for people with heart failure or chronic obstructive pulmonary disease. Participants learn to live more comfortably, to require fewer hospital visits and to reduce complications and symptoms. For more information, call Jo-Ann at 930-6733.

Stretch Around

This is a basic physical activity program offered by volunteers of the hospital's Case Management Program. Drop in. A new participant needs to sign a form stating that the doctor has approved exercise, and needs to give emergency contact names and numbers.

Date: Every Monday & Friday

Time: 1:00 pm

Place: St Margaret's Church, Court St, Belfast

More information: contact Jo-Ann at 930-6733

Cancer Support Group

For those with cancer plus family and friends

Date: 2nd Wed. - Jan. 9, Feb. 13, Mar. 13

Time: 4:45 to 6:15 pm

Place: Waldo Co. Gen. Hospital Education Bldg.

More Information: Call 930-2500 ext. 4795.



Waldo County Home Health & Hospice

Providing Quality Home Health & Hospice Care

in Waldo County and Beyond

Our services:

Registered Nurses	☞	Interdisciplinary Hospice Team
Physical Therapy	☞	Emergency Response Team
Home Health Aids	☞	Medical Social Work
Speech Therapy	☞	Occupational Therapy

For more information, call
338-2268 or 1-888-254-5133

119 Northport Ave ☞ PO Box 407 ☞ Belfast, ME 04915

A Not-for-Profit Organization Affiliated with Waldo County Healthcare, Inc.





Waldo County Triad is a partnership of **seniors, law enforcement, and local organizations** dedicated to improving the safety of people 50 and older in their homes and communities through education and service.

Triad Officers

Chairman ----- Jeff Trafton
 Vice Chairman ----- Debbie Mitchell
 Secretary ----- Suesan Packer
 Treasurer ----- Joyce Fenner

Triad Phone Number: 1-866-426-7555

Newsletter Staff

Editor ----- Pat Pierson
 Proofreader ----- Ruth Murphy

Collating Team:

Sandra Otis Anderson Jan Dodge Ruth Murphy
 Merlyn Cunningham Geri Dunphy Suesan Packer
 Joyce Fenner

Triad Board Representatives

- Area Seniors
- Searsport Gen. Assistance
- Healthy Waldo County
- Lincolnville Police Dept
- New Hope for Women
- Retired Senior Volunteer Program
- Searsport Police Dept
- Senior College
- Spectrum Generations
- Unity College
- U M Cooperative Extension, Waldo County
- Waldo County Communications Center
- Waldo County Home Health & Hospice
- Waldo County Firefighters' Assoc.
- Waldo County Sheriff's Dept

Waldo County Triad programs are open to all regardless of race, color, national origin, gender, or disability.

To change your mailing address, add another name to this mailing list, or to remove your name from this list, call Waldo County Triad toll-free at 1-866-426-7555

Change Service Requested

Waldo County TRIAD
 PO Box 125
 Belfast ME 04915

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